AMENDMENTS TO THE CLAIMS

1.   (Currently Amended) A method for storing and retrieving electronic records, the method comprising the following steps:

creating a first transaction at a merchant location by buying one of a goods and service;

authorizing the first transaction with an first electronically captured signature;

creating a second transaction at a second merchant location;

authorizing the second transaction with a second electronically captured signature;

forwarding an first electronic record of the first transaction, including the first electronic signature and a text description of a first line item relating to the transaction, to an electronic-record repository;

forwarding a second electronic record of the second transaction, including the second electronic signature to the electronic-record repository; and

providing upon request retrieval of an electronically generated user-viewable image of said first and second electronically captured signatures.

2.   (canceled)

3.   (previously presented) The method of claim 1, further comprising the step of:

forwarding to the electronic-record repository an electronic record of a transaction created at a business other than the merchant.

4.   (previously presented) The method of claim 1, wherein the step of creating comprises creating the transaction by buying from a virtual merchant.

5-8.   (canceled)

9.   (previously presented) The method of claim 1, further comprising the steps of:

generating a paper receipt for the transaction; and

retrieving a replica of the paper transaction receipt from the electronic-record repository over an internet.

10.   (previously presented) The method of claim 1, further comprising the step of generating a receipt for the transaction from the electronic record forwarded to the electronic-record repository.

11.   (previously presented) The method of claim 1, further comprising the step of retrieving a copy of the electronic record from the electronic-record repository over an internet.

12.   (canceled).

13.   (previously presented) The method of claim 1, further comprising the step of offering a search of the electronic-record repository for the electronic record.

14.   (previously presented) The method of claim 13, wherein the step of offering comprises offering a search of the repository by text line-item description.

15-20. (canceled).

21.   (previously presented) The method of claim 1, further comprising at least one step selected from a group consisting of downloading, printing, faxing, and e-mailing a copy of the electronic record from the electronic-record repository.

22.   (previously presented) The method of claim 11, further comprising the step of:
using the retrieved electronic record as proof of the transaction.

23.   (previously presented) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction adequate to dispute an alternative record of the transaction.

24.   (previously presented) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction sufficient to return the bought goods or service.

25.   (previously presented) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction sufficient to exchange the bought goods or service.

26.   (previously presented) The method of claim 11, further comprising a step of using the electronic record to support submission of a warranty claim with respect to the bought goods or service.

27.   (previously presented) The method of claim 1, further comprising the step of viewing the electronic record, including the electronically generated signature.

28.   (canceled).

29.   (previously presented) A method for storing and retrieving electronic records, the method comprising the following steps:
creating a first transaction at a merchant by buying one of a goods and service from a virtual merchant;

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authorizing the first transaction with an first electronically captured signature;

forwarding in a batch-compatible fashion an electronic record, and including the electronic signature and a text description of a line item to an electronic-record repository;

forwarding in a batch-compatible fashion to the electronic-record repository a seconda electronic record of a transaction created at a business other than the merchant;

offering a search of the electronic-record repository by text line item description for the electronic record;

retrieving a copy of the first and second electronic records including of an electronically generated user-viewable image of said electronically captured signature from the electronic-record repository over an internet, said copy including a user-viewable image of said electronically captured signature;

performing one of downloading, printing, faxing and e-mailing a copy of the electronic record; and

using the electronic record as proof of the transaction in order to do at least one of the following: dispute an alternative record of the transaction; return the bought goods or service; and exchange the goods or service.

30.　(previously presented)　The method of claim 9, wherein said replica is suitable for use as proof of the transaction.

31.　(previously presented)　The method of claim 10, wherein said receipt is suitable for use as proof of the transaction.

32.　(New)　A method according to claim 1, wherein the first and second transactions are performed using different credit instruments.

33.　(New)　A system for storing and retrieving electronic records generated at a plurality of point-of-sale devices, the system comprising:

a data farm coupled to at least one of said plurality of point-of-sale devices and configured to store an electronic record of transactions occurring at each of the plurality of point-of-sale devices, including an electronic signature obtained at the at least one of the plurality of point-of-sale devices; and

a server coupled to the data farm operable to receive a requested transaction and retrieve the electronic record of the requested transaction.

34.　(New)　A computer program product for storing and retrieving electronic records related comprising a computer readable medium encoded with a program module, the program module including instructions directed a processor to:

receive a first electronic record of a first transaction, including a first electronically captured signature and a text description of a line item relating to the transaction;

communicate the first electronic record to an electronic-record repository;

receive a second electronic record of a second transaction, including a second electronically captured signature; and

provide retrieval of an electronically generated user-viewable image of said first and second electronically captured signatures.

35.   (New) A method according to claim 1, wherein the first and second transactions occur at different merchants.

36.   (New) A method according to claim 1, wherein the first transaction occurs using a first point-of-sale device and the second transaction occurs using a second point-of-sale device.

37.   (New) A method according to claim 1, wherein the first transaction is completed by a first user and the second transaction is completed by a second user.